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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Johnson et al. :  
Serial No.: 09/737,037 : Art Unit: 2164  
Filed: December 14, 2000 : Examiner:  
For: METHODS AND SYSTEMS :  
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VALUATION OF CREDIT :  
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CERTIFICATE OF MAILING

I certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231, on MAR 26, 2001.

  
Robert E. Slenker  
Reg. No. 45,112

**PRELIMINARY AMENDMENT**

Hon. Assistant Commissioner for Patents  
Washington, D.C. 20231

Please amend the present patent application as set forth below.

IN THE DRAWINGS

On sheet 9 of the drawings, please delete "Figure 9" and substitute therefor "FIG. 14".

**Remarks**

Please enter the foregoing preliminary amendment prior to examination of the present application.

Applicants erroneously submitted two Figures labeled with the legend "Figure 9". Specifically, Applicants mislabeled drawing sheet 9 as "Figure 9" instead of "FIG. 14".